Investment Stories Using AI

September 2, 2021

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It was quite some time ago that John Calvin, known as one of the great reformers and a distinguished theologian, is said to have remarked something like, *"Wealth gained through legitimate labor is a blessing from God."* Such an idea existed long before, even in Old Testament times, so it was not necessarily Calvin's original thought. In fact, whether he ever actually said this is doubtful. Yet, from the 19th into the 20th century, the erudite Max Weber was said in Japan to have claimed that Calvin's words laid the foundation for modern capitalism. But Weber never said such a thing. Most likely, it was later people who spread this idea to suit their own convenience.

Even the phrase *"wealth gained through legitimate labor"* is suspicious. In times when laws scarcely bound society, perhaps it might have made sense. But whether in modern times, the Middle Ages, or today, such logic cannot stand. And yet, humankind has always tried to make it stand. Who decides what counts as "legitimate labor"? If one says the law, then who made the law? It was those with money and power. The poor, the weak, the uneducated—those who could not even read—had no way of establishing laws. The powerful simply created laws favorable to themselves. In colonial times, it was always the imperial powers who set the laws, and such legacies remain even today. Poor people who had never tasted chocolate were forced, under laws made by white colonizers, to destroy their own fields and plant cacao trees, leaving them barely enough to eat. I have long said, "If you eat chocolate, eat Meiji chocolate," because Meiji, at least, has tried to manage its business in such a way that cacao farmers can themselves eat chocolate, considering the fair distribution of wealth.

The tendency of the wealthy and powerful to make laws convenient for themselves is universal across ages and nations. Modern Japan is no exception. Though the scale may be smaller, there are even pressure groups influencing laws. We must not be

deceived by such laws. Though we may lack money and power, let us at least keep our awareness strong and lofty. Someday it will surely be of value.

Recently, in our country, AI-based investment has become a hot topic. Prominent politicians, entrepreneurs, and even the governor of the Bank of Japan have appeared in promotions. The advertisements were so aggressive that this curious pastor, who likes to stick his nose into anything, dared to sign up. It was the program promoted jointly by Sanae Takaichi, who once almost became Prime Minister, and Takafumi Horie, nicknamed "Horiemon." They said you could start with a 40,000-yen investment and earn 500,000 or even 1,000,000 yen a month. They claimed it was perfectly legal, with no illegality at all.

However, I am a fossilized old man who cannot operate a PC or smartphone at all. When I applied, I received a phone call. It was a foreigner speaking broken Japanese, and I followed their instructions to manipulate my smartphone, but no matter what, it didn't work. After more than an hour, I gave up. Afterwards, I received nearly fifty calls, but I ignored them. I even began to suspect that the appearances of Ms. Takaichi and Mr. Horie might have been AI-fabricated videos.

Meanwhile, I also applied for another AI-based investment program promoted by the governor of the Bank of Japan, again through a video appearance. But the actual call came from a foreign woman, also speaking halting Japanese. Even when I did as she said, nothing worked. Since I am busy (?), I hung up. Again, I received dozens of calls, all ignored. In fact, the office calling me bore the same name as the one promoting Ms. Takaichi, differing only in the initial investment amount. Until just yesterday, September 1, the phone rang incessantly, but I finally set it to reject the calls, so now it is quiet.

Whether these were genuine or not did not really concern me. When I asked ChatGPT to investigate, I learned that in America similar solicitations are a serious problem, with many government agencies issuing warnings. In Japan as well, the Consumer Affairs Agency and other ministries have issued warnings. My true interest lies in the unethical and immoral nature of such schemes. To claim that by putting in only a small sum of money without any labor one can reap enormous profit—this, I feel, raises profound questions about what it means to live as a human being.

One might argue that no one suffers direct harm, since it is "just investment." But compared even with the oft-quoted words attributed to Calvin—*"wealth from legitimate labor is a blessing of God"*—this seems far worse.

To say that something is right simply because it does not break the law is utterly mistaken. Where is the justice in slipping through the loopholes of law? A former prosecutor turned lawyer, Mr. Tsutomu Hotta, who was involved in the Lockheed case, once said something like, *"Law is the minimum of ethics."* By that, I understood him to mean: "It is not that whatever is not against the law is right; rather, law is the lowest line below which things must not sink." If so, then surely making money without any labor at all is something that, ethically speaking, human beings must not do.

What's that? If I had been skilled with PCs and smartphones, what then? Well, I had thought of trying it for a few months, and if I made money, I would donate it to support the lives of the poor and powerless who live far removed from AI. But since I was not very enthusiastic, I gave it up.

The reason I thought this way was not by calculation, but because my inner sense said "NO" before reason did. My humanity—my original human nature, created in the image of God—warned me, "Do not do this."